

**REMARKS/ARGUMENTS**

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow. In the specification, paragraph [0043] has been amended to correct a typographical error. Applicants respectfully submit that no new matter has been added to the application. Claims 1 and 15 have also been amended. Claims 1-25 are now pending in this application.

**I. Objection to the Specification**

In Section 1 of the Office Action, the specification is objected to because “[o]n Page 11, paragraph [00041], two items are labeled 94.” Applicants believe the Examiner was referring to paragraph [0043], in which reference numeral 94 was inadvertently used to refer to two distinct operations. Paragraph [0043] has been amended to state that in “an operation 94, the documents are imaged and, in an operation 96, documents are filed in the vault maintained by the banking information system 10. (Underlining added). As such, Applicants respectfully request withdrawal of the objection to the specification.

**II. Claim Rejections Under 35 U.S.C. § 101**

In Section 3 of the Office Action, Claims 1, 2, 4, and 8 are rejected under 35 U.S.C. § 101. Specifically, the Examiner states that “[t]hese claims are for a method. However, all of the elements claimed could be reasonably interpreted in light of the disclosure by an ordinary artisan as being software alone, and thus is directed to software per se, which is non-statutory.” The Examiner goes on to state that “claim 1 ... fails to recite a tangible result” and that for “a result to be tangible, ... it must have real-world value rather than an abstract result.” Applicants respectfully traverse the rejection.

Claim 1, as currently amended, requires “providing an online environment in which the customer user can organize, send, search, create, and save the financial information.” Applicants respectfully assert that Claim 1 recites a tangible result. An online environment in which financial information can be organized, sent, searched, created, and saved is a real world result that is not abstract in nature. For at least these reasons, Applicants respectfully request withdrawal of the

rejection of Claim 1 under 35 U.S.C. § 101. Applicants also respectfully request withdrawal of the rejection of Claims 2, 4, and 8, which depend from Claim 1.

### **III. Claim Amendments**

Claim 1 has been amended to require “providing an online environment in which the customer user can organize, send, search, create, and save the financial information.” Claim 15 has also been amended to require “means for allowing the customer user to organize, send, search, create, and save the financial information.” The limitation added to Claims 1 and 15 was present in the original Claim 10. As such, Applicants respectfully submit that the claim amendments do not necessitate a new search by the Examiner.

### **IV. Claim Rejections Under 35 U.S.C. § 102(b)**

In Section 5 of the Office Action, Claims 1-3 and 6 are rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,842,185 to Chancey et al. (hereinafter “Chancey”). Applicants respectfully traverse the rejection.

Claim 1 requires “associating the financial information with a folder in the first system, the folder being one of a plurality of folders being associated with each other in a hierarchical manner, wherein the plurality of folders are defined by a customer user ....” (Underlining added). Chancey discloses the use of a “category code, such as the Standard Industry Code ...” to place transactions into a category. (Col. 4, line 67 – col. 5, line 1). In Section 6 of the Office Action, the Examiner states that the “merchant category codes [disclosed in Chancey] are interpreted to be in a hierarchy as described.” However, the Examiner does not provide any support for this statement. Applicants respectfully submit that Chancey does not disclose any association between categories, let alone a hierarchical association. Thus, Chancey does not anticipate Applicants’ claimed invention as recited in Claim 1.

Claim 1 also requires “providing an online environment in which the customer user can organize, send, search, create, and save the financial information.” (Emphasis added). As described in the specification of the present application, a customer user can create financial information in the form of “their own documents” (paragraph [0014]), “annotations” (paragraph [0036]), and “free form comments” (paragraphs [0050] and [0052]). Chancey does not disclose an online environment in

which a customer user can create financial information. Chancey discloses a system and method in which “financial transactions such as credit card transactions” are automatically entered “into a financial account stored in a computer.” (Abstract). However, the financial transaction information disclosed in Chancey cannot be created by a user. Thus, Chancey does not anticipate Applicants’ claimed invention as recited in Claim 1.

For at least these reasons, Applicants respectfully request withdrawal of the rejection of Claim 1 under 35 U.S.C. § 102(b). Applicants also respectfully request withdrawal of the rejection of Claims 2, 3, and 6, which depend from Claim 1.

**V. Claim Rejections Under 35 U.S.C. § 102(e)**

In Section 10 of the Office Action, Claims 10-21 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication No. 2004/0254881 to Kumar et al. (hereinafter “Kumar”). Applicants respectfully traverse the rejection. Applicants also reserve the right to swear behind Kumar as prior art.

Independent Claim 10 requires “an on-line environment for a customer user to organize, send, search, create, and save financial information.” (Emphasis added). Independent Claim 15, as currently amended, requires “means for allowing the customer user to organize, send, search, create, and save the financial information.” (Emphasis added). Applicants respectfully assert that Kumar does not disclose allowing a customer user to create financial information. Kumar discloses “a software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of data sources ....” (Abstract). Kumar also discloses that “a user may specifically create categories for certain types of transactions.” (Paragraph [0235]). However, Kumar does not disclose allowing a customer user to create financial information as required by Claims 10 and 15.

For at least these reasons, Applicants respectfully assert that Kumar does not anticipate Applicants’ claimed invention. As such, Applicants respectfully request withdrawal of the rejection of independent Claims 10 and 15 under 35 U.S.C. § 102(e). Applicants also respectfully request withdrawal of the rejection of Claims 11-14 and 16-21, which depend from Claims 10 and 15, respectively.

**VI. Claim Rejections Under 35 U.S.C. § 103(a)****A. Claims 4 and 5:**

In Section 24 of the Office Action, Claims 4 and 5 are rejected under 35 U.S.C. §103(a) as being unpatentable over Chancey and further in view of U.S. Patent No. 6,792,422 to Stride et al. (hereinafter "Stride"). Applicants respectfully traverse the rejection.

Alone or in combination, Chancey and Stride do not disclose each of the limitations required by Claims 4 and 5. As discussed in Section III above, Chancey does not disclose "a plurality of folders being associated with each other in a hierarchical manner," as required by Claim 1. Stride does not disclose such a limitation either. Stride discloses the "[a]utomatic categorization of a financial transaction based upon a mapping of useful characters from the transaction's description to a financial category." (Abstract). However, Stride does not disclose any association among the financial categories.

In addition, neither Chancey nor Stride disclose "providing an online environment in which the customer user can organize, send, search, create, and save the financial information," as required by Claim 1. (Emphasis added). As discussed in Section III above, Chancey does not disclose such an environment. Applicants respectfully submit that Stride does not disclose such an environment either. Stride discloses an "automatic categorization" system, but does not teach or suggest allowing a system user to create financial information. (Abstract). For at least these reasons, Applicants respectfully request withdrawal of the rejection of Claims 4 and 5, which depend from Claim 1.

**B. Claims 7 and 8:**

In Section 27 of the Office Action, Claims 7 and 8 are rejected under 35 U.S.C. §103(a) as being unpatentable over Chancey and further in view of Kumar. Applicants respectfully traverse the rejection.

Chancey and Kumar, alone or in combination, do not disclose each of the limitations required by Claims 7 and 8. Independent Claim 1 requires "providing an online environment in which the customer user can organize, send, search, create, **and** save the financial information." As discussed above, neither Chancey nor Kumar disclose such a limitation. For at least these reasons,

Applicants respectfully request withdrawal of the rejection of Claims 7 and 8, which depend from Claim 1.

C. Claim 9:

In Section 30 of the Office Action, Claim 9 is rejected under 35 U.S.C. §103(a) as being unpatentable over Chancey and further in view of U.S. Patent No. 6,950,943 to Bacha et al. (hereinafter "Bacha"). Applicants respectfully traverse the rejection.

Applicants respectfully assert that Chancey and Bacha, alone or in combination, do not disclose each of the limitations required by Claim 9. Claim 9 requires "providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user." (Underlining added). The Examiner acknowledges that Chancey does not disclose such a limitation. However, while citing to column 6, lines 16-21 of Bacha, the Examiner states that "Bacha teaches providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user." Applicants respectfully disagree. At column 6, lines 16-21, Bacha discloses that with "public key cryptography, an application has two keys, a public key and a private key, referred to as a key pair. The private key is held locally by the application .... The public key is made available to all users, usually through a directory service ...." Thus, unlike the public folder of Claim 9, Bacha discloses a system in which a ***public key is made available to all users.*** Bacha does not disclose a public indication in which "folders indicated as public ... [are] ***accessible by persons having a shared key given them by the customer user,***" as required by Claim 9. (Emphasis added).

In addition, neither Chancey nor Bacha disclose "providing an online environment in which the customer user can organize, send, search, create, and save the financial information," as required by Claim 1. For at least these reasons, Applicants respectfully request withdrawal of the rejection of Claim 9, which depends from Claim 1.

D. Claims 22, 24, and 25:

In Section 31 of the Office Action, Claims 22, 24, and 25 are rejected under 35 U.S.C. §103(a) as being unpatentable over Kumar and further in view of U.S. Patent No. 6,574,377 to Cahill et al. (hereinafter "Cahill"). Applicants respectfully traverse the rejection.

Kumar and Cahill, alone or in combination, do not disclose each of the limitations required by Claims 22, 24, and 25. Independent Claim 15 requires "means for allowing the customer user to organize, send, search, create, and save the financial information." As discussed in Section IV above, Kumar does not disclose such a limitation. Applicants respectfully submit that Cahill does not disclose such a limitation either. Cahill discloses a "method and apparatus for storing and retrieving images of documents, e.g. checks." (Abstract). Cahill does not disclose allowing a customer user to create financial information as required by Claim 15. For at least these reasons, Applicants respectfully request withdrawal of the rejection of Claims 22, 24, and 25, which depend from Claim 15.

E. Claim 23:

In Section 35 of the Office Action, Claim 23 is rejected under 35 U.S.C. §103(a) as being unpatentable over Kumar in view of Cahill and further in view of U.S. Patent Application Publication No. 2005/0246541 to Ginter et al. (hereinafter "Ginter"). Applicants respectfully traverse the rejection.

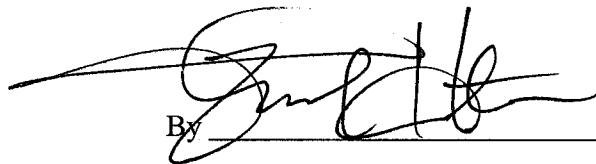
Kumar, Cahill, and Ginter, alone or in combination, do not disclose each of the limitations required by Claim 23. As discussed above, neither Kumar nor Cahill disclose "means for allowing the customer user to organize, send, search, create, and save the financial information," as required by Claim 15. Ginter does not disclose such a limitation either. Ginter discloses a system in which "[d]ocuments and other items can be delivered electronically from sender to recipient with a level of trustedness approaching or exceeding that provided by a personal document courier." (Abstract). Ginter does not disclose allowing a customer user to create financial information as required by Claim 15. For at least these reasons, Applicants respectfully request withdrawal of the rejection of Claim 23, which depends from Claim 15.

Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. §1.136 and authorize payment of any such extensions fees to Deposit Account No. 50-2350.

Respectfully submitted,

  
By \_\_\_\_\_

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